

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Gordon Lee DeFreese, Jr  
Larissa Iris DeFreese  
Debtors

Case No. 23-02855-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jan 19, 2024

User: AutoDocke  
Form ID: ntnew341

Page 1 of 3  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2024:**

Recip ID	Recipient Name and Address
db/jdb	Gordon Lee DeFreese, Jr., Larissa Iris DeFreese, 107 Laurel Acres Rd, Milford, PA 18337-7657
5585152	+ Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
5586173	CoverWallet, Inc., 1 Liberty Plz Ste 3201, New York, NY 10006-1404
5585154	Delaware Valley School District, 236 209 US-6, Milford, PA 18337
5585159	+ Hudson Heritage F C, 25 Rykowski Lane, Middletown, NY 10941-4019
5585163	Optimum, 1 Ct Square W, Long Island City, NY 11101
5585166	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5585168	+ Pike County Light & Power (PCLP), 105 Schneider Ln, Milford, PA 18337-7845
5585169	+ Pike County Tax Claim Bureau, 506 Broad St, Milford, PA 18337-1596
5585176	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5585179	Westfall Township, 102 Labarr Ln, Matamoras, PA 18336-2437

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 19 2024 18:46:30	Ally Capital, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5585143	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 19 2024 18:43:00	American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
5585141	+ Email/Text: backoffice@affirm.com	Jan 19 2024 18:43:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
5585664	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 19 2024 18:45:57	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5585142	Email/Text: ally@ebn.phinsolutions.com	Jan 19 2024 18:43:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
5585144	Email/Text: bk@avant.com	Jan 19 2024 18:43:00	Avant LLC, Attn: Bankruptcy, 222 Merchandise Mart Plz Ste 900, Chicago, IL 60654-1105
5585145	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jan 19 2024 18:46:45	Best Egg, 1523 Concord Pike Suite 201, Wilmington, DE 19803-3656
5586172	Email/Text: bky@clicklease.com	Jan 19 2024 18:43:00	Clicklease LLC, 1182w W 2400 S, W Valley City, UT 84119-150
5585146	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 19 2024 18:46:08	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5585147	Email/PDF: acg.coaf.ebn@aisinfo.com	Jan 19 2024 18:46:50	Capital One Auto Finance, Attn: Bankruptcy 7933

			Preston Rd, Plano, TX 75024-2302
5590522	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 19 2024 18:45:37	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5585149	Email/Text: enotifications@santanderconsumerusa.com	Jan 19 2024 18:43:00	Chrysler Capital, Po Box 660335, Dallas, TX 75266-0335
5585150	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 19 2024 18:45:49	Citibank/Best Buy, Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
5585152	^ MEBN	Jan 19 2024 18:37:33	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
5585153	Email/PDF: creditonebknofications@resurgent.com	Jan 19 2024 18:46:23	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
5585155	Email/Text: mrdiscen@discover.com	Jan 19 2024 18:43:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
5585979	Email/Text: mrdiscen@discover.com	Jan 19 2024 18:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5585156	+ Email/Text: bnc-bluestem@quantum3group.com	Jan 19 2024 18:43:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5585157	Email/Text: argbsref@geico.com	Jan 19 2024 18:43:00	Geico, 1 Geico Plz, Bethesda, MD 20810-0001
5585158	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 19 2024 18:43:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
5585160	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 19 2024 18:43:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5585148	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 19 2024 18:46:08	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
5585161	+ Email/Text: Documentfiling@lciinc.com	Jan 19 2024 18:43:00	Lendclub Bnk, Attn: Bankruptcy Attn: Bankruptcy, 595 Market Street , Suite 200, San Francisco, CA 94105-2802
5585162	Email/PDF: cbp@omf.com	Jan 19 2024 18:46:47	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
5585164	Email/Text: fesbank@attorneygeneral.gov	Jan 19 2024 18:43:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5585165	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 19 2024 18:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5585170	^ MEBN	Jan 19 2024 18:37:21	Prosper Funding LLC, 221 Main Street Suite 300, San Francisco, CA 94105-1909
5589857	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 19 2024 18:43:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
5585171	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 19 2024 18:43:00	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
5585172	+ Email/Text: bankruptcy@sccompanies.com	Jan 19 2024 18:43:00	Seventh Ave, Attn: Bankruptcy 1112 7th Avenue, Monroe, WI 53566-1364
5585173	Email/PDF: ais.sync.ebn@aisinfo.com	Jan 19 2024 18:46:50	Synco/Venmo, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5060
5585174	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 19 2024 18:46:53	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5585175	Email/PDF: ais.sync.ebn@aisinfo.com	Jan 19 2024 18:45:53	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5588518	+ Email/Text: electronicbkydocs@nelnet.net	Jan 19 2024 18:43:00	U.S. Department of Education c/o Nelnet, 121 S

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5585177	^ MEBN	Jan 19 2024 18:37:24	13th St, Lincoln, NE 68508-1904
5585178	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jan 19 2024 18:43:00	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
			Verizon Wireless, Attn: Bankruptcy Administration, 500 Technology Dr Ste 550, Saint Charles, MO 63304-2225

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5585151		Citibank/The Home Depot, dept, St Louis,, Citicorp Credit Svcs/, PO Box 790034, Centralized BkMO63179
5585167		PennyMac Loan Services, LLC, Unit, Los Angeles,, Attn:, PO Box 514387, CorrespondenceCA90051
5586174	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2024      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael A. Cibik	on behalf of Debtor 1 Gordon Lee DeFreese Jr. mail@cibiklaw.com, cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg
Michael A. Cibik	on behalf of Debtor 2 Larissa Iris DeFreese mail@cibiklaw.com cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg
Michael Patrick Farrington	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Gordon Lee DeFreese Jr.,

Chapter 13

**Debtor 1**

Case No. 5:23-bk-02855-MJC

Larissa Iris DeFreese,

**Debtor 2**

**Notice**

**Notice is hereby given that:**

The previously scheduled 341 meeting of creditors has been rescheduled to:

Meeting held by Zoom, visit  
join.zoom.us, Enter Meeting ID 890  
248 6951, Click on Join using passcode  
9568534732, or call 1-267-552-4885

Date: February 12, 2024

Time: 11:00 AM

For additional meeting information go to  
<https://www.uscourts.gov/ustmcc>

**Address of the Bankruptcy Clerk's Office:**

Max Rosenn U.S. Courthouse  
197 South Main Street  
Wilkes-Barre, PA 18701  
(570) 831-2500

**For the Court:**

Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: Patricia Ratchford, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: January 19, 2024

ntnew341 (09/23)